

House Hunting on Guam

By Mike Carey, USMC, Ret.

Guam is not California . . . or Virginia . . . or Florida. Guam is Guam, and houses on Guam are different from houses in the U.S. Mainland.

Military members who expect to find San Diego or Norfolk style neighborhoods on Guam are startled to discover three-bedroom houses measuring under 1,200 square feet, with rooms too small to accommodate their California king-sized furniture, without garages, in neighborhoods without sidewalks. Guam houses require engineering and construction to withstand typhoon winds. Most homes are built with concrete block or reinforced concrete. Rooms tend to be smaller. Open carports are common. Garages are rare – under-engineered garage doors become large missiles in typhoon winds.

Military members are also startled to discover lawns that stay green year-round, neighborhood roosters that signal sunrise every morning, flowers blooming in profusion, and no home further than 10-minutes from a beach. Typhoon-proof garage doors are popping up in a few newer houses. Four-thousand square foot executive homes, with cavernous rooms, are still available at prices that would buy a modest cottage in San Diego.

An ideal starting point to search for housing on Guam is in the Pacific Daily News' webpage: www.guampdn.com. Click on "Homes" from the blue banner at the top of the page. Select the villages near the base where you'll be stationed. Remember, Guam is only 30 miles long. Wherever you choose to live will not involve anywhere near the distance and time to commute as it does at most stateside military bases.

Next, select a real estate company. Most have websites which are easily found through any major search engine. The key words "Guam," "real estate," and "home finder" will quickly pare your search down to simply selecting the company that offers the services you require. Some companies offer normal home-finding services. Some offer Temporary Living Allowance (TLA) services for newly arriving service members and their families. A handful offer both TLA and home-finding services.

Overseas Housing Allowances (OHA) range from \$1900, for members in grades E-1 through E-6, to \$2600 for O-5s and O-6s (*2005-6 Rates*). Your OHA will put you in a comfortable rental with full air conditioning, in a decent neighborhood. The advent of three-year tours has prompted many service members who sold houses in the States to purchase a home on Guam.

The real estate market on Guam has been climbing out of a 12-14 year recession during 2005 and appears to be accelerating toward a seller's market in 2006. Given the current market trend, the idea of using one's OHA to build equity in a Guam home is making more sense with every passing month.

Whether a service member rents or buys an island home, he or she should consider exactly where to live in terms of amenities. Beachfront properties are popular for all the obvious reasons, but they are also pricey and more vulnerable to typhoon damage. Ocean view properties on higher ground offer greater storm protection and cost less. Inland homes, often with pastoral valley or mountain views, are gaining in popularity.

Remember: no home on Guam is located more than 10 minutes from a beach!

Another consideration is whether to live in a house or in a condominium. Houses generally afford greater privacy and have yards. In the tropics, jungle quickly consumes neglected yards. Lawns require mowing every week to 10 days, and shrubbery needs to be trimmed every couple of weeks. Few houses on Guam have swimming pools. On the other hand, most condos have pools, and yard maintenance is normally handled by condo management. If privacy and yard work is your thing, the choice is clear: Shop for a house. If not, consider condo living.

A final consideration about house-hunting on Guam: Travel as lightly as you dare. If you can stand it, divest yourself of massive Stateside furniture and shop for furnishings better suited to island living after you arrive. Wicker and cane furniture are inexpensive and do not swell in tropical humidity – excellent choices for both indoor and outdoor living.

If your tastes run to more formal decor, the exchanges at both Andersen AFB and Naval Station carry an exquisite and affordable line of Chinese rosewood furniture. The uninitiated will quickly discover that Taiwanese joinery and finishes leave expensive American furniture looking crude by comparison.